



Term **Investment**

Customer Information Statement

Issued 1 July 2024 (Anglican)

Anglican Funds Management

Anglican Funds Management (AFM) is an activity of the Synod of the Diocese of the Anglican Church of Adelaide Incorporated ABN 63 198 215 958 ARBN 655 122 133.

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Important Information

The AFM Community Fund is a charitable scheme under an Instrument issued by the *Australian Securities and Investments Commission (ASIC) (Instrument 2016/813)*.

The ASIC Instrument provides an exemption from various fundraising, managed investment and licensing provisions of the *Corporations Act 2001 (the Act)* for Religious, Educational, Community and other Charitable Organisations.

The Fund is intended to attract investors whose primary purpose for making their investment is to promote the religious, charitable or educational purposes of the Church, Charity or Educational Institution and for whom performance considerations are not of primary importance in their decision to invest.

The Fund is not comparable to investments that are issued by banks, finance companies or fund managers and investors may be unable to get some or all of their money back when they expect to or at all.

The Fund is not subject to the same *Corporations Act 2001 (Cth)* disclosure requirements which generally apply to registered Managed Investment Schemes and we are not required to issue a Product Disclosure Statement, nor lodge such a document with ASIC.

AFM is required to lodge an Identification Statement with ASIC detailing how the Fund complies with the modified regulatory framework that applies to Charitable Investment Fundraising (*ASIC Corporations [Charitable Investment Fundraising] Instrument 2016/813*).

The Customer Information Statement is not a Product Disclosure Statement governed by the Act. However, the content has been prepared having regard to the content requirements for a Product Disclosure Statement under the Act. Neither Anglican Funds Management nor the AFM Community Fund are prudentially supervised by APRA. Contributions to the AFM Community Fund do not receive the benefit of the Financial Claims Scheme or the deposit or protection provisions in the *Banking Act 1959*.

By issuing debentures in the AFM Community Fund, the Synod promotes the charitable purposes of the Anglican Church by providing an income stream directly to missional activities, while providing governance and stewardship of church capital.

The Customer Information Statement for this Fund may only be used by persons who receive it in Australia. The information contained in it does not constitute an offer in any jurisdiction other than Australia.

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The AFM Community Fund • Term Investment

About Us

Anglican Funds Management (AFM) is a surplus for purpose social enterprise organisation, providing benefit to the Anglican Community. The fund invests in line with Biblical and ESG (Environmental, Social, Governance) considerations. Currently AFM manages more than \$320m on behalf of Associated Anglican and Non-Associated Wholesale organisations with Religious, Charitable or Educational purposes.

Financial surpluses generated by AFM that are not required for its future growth or capital needs are distributed in support of the mission, education, and charitable works of the Australian Anglican community.

Our Investor Relations team is directly accessible to our investors, share your Christian values, and have all had significant professional experience in the funds management and finance industries.

Fund Overview

AFM's Community Fund – Term Investment, is an opportunity for investors to receive competitive interest-bearing term investments, the Fund offers Term investing with a range of options to choose from: Ranging from Terms as low as 30 days and up to 12 months (longer terms may be considered subject to consideration and approval).

The fund may be suitable for investors that seek the following features:

- Term Investments, issued by Anglican Funds Management as opposed to a Bank.
- Focus on Income while not seeking fluctuation with original capital value.
- Invest with ESG (Environmental, Social, Governance) considerations.
- Desire to support work of the Community Fund and its financial support of Anglican Entities.

Investments in the AFM Community Fund purpose is different to other financial institutions such as banks. Through the support of our Investors, AFM is able to support the work of Parishes, Anglican Schools, and Anglican Charities and Agencies.

By issuing AFM Community Fund debentures, the Synod promotes the charitable purposes of the Anglican Church in the Diocese of Adelaide. Investment in the AFM Community Fund provide a cost reduction of services for the Anglican Parishes through support services to Anglican Parishes and Associated Entities.

The issuing of debentures in the AFM Community Fund also leads to a reduction in the marginal cost of raising external funds. This saving is passed on to Anglican Parishes and Associated Anglican Entities when they borrow from the AFM Community Fund to undertake Charitable, Religious or Educational purposes.

Our unique approach lies in the ownership and profit being dedicated to social enterprise purposes of the Anglican Church, which sets us apart and differentiates us from traditional financial institutions and banks.

Performance Rates on offer, can be sourced from our website:

www.anglicanfundsmanagement.com.au

The Community Fund • Term Investment • Key Features at a Glance

Minimum Initial Investment	Start from as little as \$1,000.
Additional Investments	There is no minimum amount, can be added at end of each fixed term.
Income Distributions	Income is paid at the end of the Fixed Term you have selected. Option of either reinvesting all or part of interest earned or have interest paid into your AFM Monthly Income account or nominated bank account.
Transaction Fees	No fees or charges are incurred by the investor.
Investment Term	Various Terms; 1, 3, 6, 9, and 12 month terms. (upon application longer terms may be considered)
Risk Type	Low – Term Investments focus is Capital Stability.
Who can Invest?	Anglican Parish, Anglican Diocese, Anglican Schools, Anglican Entities, Associated Anglican Retail Clients.
How to Apply	<ul style="list-style-type: none"> • Complete the attached Application form • (Form) Associated Anglican Retail Clients. • (Form) Anglican Parish Client. • Parish deposits require a copy of minutes from Parish Council meeting. • Certification requirements of AML/CTF rules. • All signatories (individuals) require a (Form) certification form completed. • Send the completed forms to: enquiries@anglicanfundsmangement.com.au • And post originals to 18 King William Road, North Adelaide SA, 5006.

Investing in the Community Fund Term Investment

Who can invest

Investment in the AFM Community Fund (Term Investments) is open to Anglican Entities, and Wholesale clients with Religious, Charitable or Educational purposes. Retail Investors who are deemed Associated to the Anglican Church may also participate in the AFM Community Fund as investors. **Investment is not available to individuals who are Non-Associated to the Anglican Church of Australia.**

Only Wholesale Institutional Organisations with a Religious, Charitable or Educational purpose consistent with the values of the Anglican Church of Australia may invest in the Community Fund Term Investments. Wholesale Investors are considered investors with \$500,000 minimum investment. **The fund is not open to Non-Associated Individuals, Companies, or Investments from Trusts or SMSF's.**

How do I view my accounts

AFM provides secure online access to your accounts. Online access and changes in account authority are arranged by the Investor Relations team. Changes to Account signatories require a completed application form and verification of ID.

All monies paid out from your account is via your nominated AFM Monthly Income Account or nominated bank account, AFM does not issue cheques.

Do I need to provide a Tax File Number?

No, however Government legislation requires that Anglican Funds Management deduct taxation at the top marginal rate plus Medicare levy, from interest earned if a depositor does not provide a Tax File Number or ABN, or proof that they are a tax-exempt entity.

How to apply

Investment can only be made by negotiable instrument such as a cheque or funds transfer. This may be done from the proceeds of your AFM Monthly Income account or from your nominated bank account. Cash investment is not accepted.

Applications are subject to assessment, along with your completed AFM Community Fund [Term Investment Application Form](#).

If the applicant is an Anglican Parish of the Diocese of Adelaide, additional information in relation to the source of the funds, and any special conditions or restrictions on capital redemptions must also be supplied.

Early Termination

We understand at times you may need to access your funds before your Term Investment matures. If you require your funds before the end of your term, this option is available to you, however we will apply a 0.5% reduction on the interest rate applicable at maturity. There are no termination or other fees applicable

Joint Accounts—What happens if an applicant has passed away?

For Associated Anglican retail clients where you hold the account as joint personal names, in the same fashion that applied to other financial organisations, if your account is in joint names then the surviving account holder may continue to operate the account in their name.

Single Accounts—What happens if an applicant has passed away?

If the account is held in a single name, your monies will be paid to your estate once your executor has provided copies of your death and probate certificates.

Fund Governance and Structure

Governance Structure

AFM Board

The AFM Board have oversight of the Fund operation, and meet on a regular basis to oversee the Funds stability and performance.

Asset & Liability Committee (ALCO)

ALCO acts as a sub-committee of the AFM Board, it oversees and is responsible to stakeholders of the Community Fund, including Investors, Borrowers, Funders and the Synod of the Diocese of Adelaide Anglicans. ALCO has no executive powers in relation to the operation of the fund except in the following:

Reviewing and making recommendations to the Board concerning:

- The integrity of the Fund
- The risks of the Fund
- Development and Adoption to Liquidity Policy
- Approval of Loans, under delegated Authority from the Board and within the parameters of the Credit Policy.
- The Community Fund restricts Lending to Anglican Associated Entities only.

ALCO in conjunction with Management and the AFM Board develop and oversee a number of policies that the fund adheres to, the committee meet at least four times per year.

Investment Policy

The Fund has been established to provide support to the religious, educational and charitable works of the Anglican Diocese of Adelaide and Associated Anglican Entities. The Community Fund Term investments attract Investors whose primary purpose is to support the Synods charitable purposes.

The Community Fund invests in a range of diversified cash products, and will also be used to support the work of Anglican organisations through loans managed by Anglican Funds Management.

Surpluses generated by the Fund are used to provide support service to the Anglican Community and the Adelaide Anglican Diocese.

Ethical Investment Policy of the Diocese

The AFM Investment Policy integrates Environmental, Social, and Governance (ESG) criteria in alignment with the values and considerations of the Anglican Church. This policy ensures that investments are made responsibly, reflecting the church's commitment to ethical stewardship.

To ensure adherence to the Term Investment parameters, AMF has policy that specifically aims to exclude investments associated with harmful practices. These include:

- The manufacture, sales, or distribution of armaments;
- The manufacture, sales, or supply of gambling services;
- Excessive pollution of the atmosphere;
- Repressive regimes;
- Unfair exploitation of employees and disadvantaged individuals;
- Tobacco production or other products that damage human health.

While AFM strives to avoid investments linked to these harmful practices, it acknowledges that absolute divestment from companies engaged in these activities cannot be guaranteed. The policy represents AFM's commitment to ethical investment practices, balancing financial returns with social and environmental responsibility.

Additional Information

Authority to Act

Investors must nominate signatories who are authorised to deal with their Term Investment. Up to two signatories may be nominated with a stipulation that either:

- any one to sign;
- any two to sign (AFM recommend two to sign for security purposes)

Anglican parishes will require a certified extract of the minutes of the Parish Council meeting that approves the withdrawal of funds.

By investing in the AFM Community Fund and supplying signatory information, you authorise AFM to act on any valid and duly authorised instruction received in relation to dealing with your investment.

Identification and Signatories

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML Act)* requires that we identify all investment holders and signatories to accounts. If you already hold or are a signatory to an investment held at AFM you may already have provided sufficient identification.

Identification forms are available on the Anglican Funds website:

www.anglicanfundmanagement.com.au

Privacy Statement

Our Privacy Policy governs access to and usage of all information collected by AFM. Full details of this policy are available on our website.

If you are a signatory to an investment, we collect and use your information to substantiate your identity and enable us to provide and manage that investment. If you are an acceptable certifier we may also use your information to substantiate the signatory's identity. We may also use your information to provide you with details about other products provided by AFM unless you explicitly instruct us in writing not to do so.

We do not provide your information to any other organisation without your consent, other than as required to those organisations that, in connection to the Fund, provide administrative or other operational services to AFM, or unless required to do so by law.

Rights Reserved by the AFM Board

The AFM Board reserve the right to accept or refuse any application. Funds received with any application not accepted will be refunded as soon as practicable.

The terms and conditions governing Term Investments with the AFM Community Fund may be modified by the provision of one month's written notice to investors.

Term Investment Account | Application Form (Anglican)

Please use black or blue ink and print within the boxes in CAPITAL letters. Mark all answer boxes with a cross (X).

1. Account Holder Identification (Only applicable to new investors)

If you do not currently hold an investment with Anglican Funds Management (AFM) or you are not currently a listed signatory with AFM, then you will need to complete the Account Holder Identification Procedure overleaf. You will need to lodge this information at the same time as this application to enable your request to be processed.

2a. Signatory Details

Signatory 1

Title Surname

Given Names

Date of Birth

If Signatory 1 is exempt from Australian taxation please write EXEMPT in this space:

Signatory 2

Title Surname

Given Names

Date of Birth

If Signatory 2 is exempt from Australian taxation please write EXEMPT in this space:

Note: Tax File Numbers must be provided verbally by calling 1300 059 305. Government legislation requires that Anglican Funds Management deduct taxation at the top marginal rate, plus Medicare levy, from interest earned if the depositor does not provide a tax file number and is not exempt. Any tax deducted will be sent to the Australian Tax Office.

Home Address

Suburb

State Postcode

Postal Address (if different to above)

Suburb

State Postcode

Email of account signatory *

Home Phone Work Phone

Mobile of account signatory *

AFM Online Access Yes No

Level of Access Full View Only

Home Address

Suburb

State Postcode

Postal Address (if different to above)

Suburb

State Postcode

Email of account signatory *

Home Phone Work Phone

Mobile of account signatory *

AFM Online Access Yes No

Level of Access Full View Only

Signing Authority

For joint accounts please indicate your required signing authority. If this section is left blank Anglican Funds Management will nominate that only one signature is required to operate your account.

One signature required Two signatures required

* Mandatory

2b. Investor Details

Anglican Entity Details

Name of Entity

If applicable, Tax File Numbers must be provided verbally by calling 1300 059 305. If the Organisation, Company or Trust is exempt from Australian taxation please write EXEMPT in this space:

ABN

Contact Person

Mobile of account signatory *

Email of account signatory *

Position

Entity Address

Suburb

State

Postcode

Postal Address (if different to above)

Suburb

State

Postcode

3. Investment Term

3 Months 6 Months 9 Months 12 Months

4. Initial Investment

Open the account with the initial sum of: (NB. Minimum \$1000)

5. Method of Initial Investment

Direct Debit
(To be debited from external account nominated in section 8)

Cheque made payable to Anglican Funds Management.

From AFM Community Fund Account

BSB

Account Number

Start date of Direct Debit:

6. Interest Payment Method

Upon maturity I/We wish interest earned to be:

Reinvested

Paid to financial institution account (nominated in section 8)

7. Nomination

I/We wish to nominate the following Anglican Organisation to receive any participant distribution of surplus earnings from the Community Fund.

Anglicare

Parish

Parish

Anglican School

School

Synod Mission and Ministry Fund

Other

8. External Account

Please provide your account details below. This account will be used to debit your initial deposit from your account, or credit your account with any payments due as per your nomination in Sections 5 and 6 respectively. By supplying these details, and completing the declaration on the final page of this document, you authorise Anglican Funds Management (User ID: 383750) to debit or credit your account as appropriate under the Terms and Conditions set out in the attached Direct Debit Client Service Agreement.

Bank or Credit Union

Branch

Account Name

BSB

Account Number

Please ensure the details above are correct.

Financial Institutions may take up to 48 hours to clear funds. If incorrect details are entered, financial institutions may charge a fee or impose penalties. This fee will be payable by the AFM client.

* Mandatory

Account Holder Identification Procedure

If you do not currently hold an investment with Anglican Funds Management or you are not currently a listed signatory with Anglican Funds Management, then you will need to complete the form below.

The information requested is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML Act)* and any related rules, regulations and other instruments in each case as in force from time to time. The information collected will be used to verify your identity. In accordance with the AML Act, if you do not provide the information or if we require additional information to be collected we will contact you and we may:

- delay the opening of your Account until we are satisfied that the information received fully verifies your identity; or
- return your investment.

Each Account holder must:

- Verify their full name; and EITHER their date of birth or residential address.
- Provide a document from EITHER Option 1 or two documents from Option 2. (Note: Option 2 should only be completed if the individual does not own a document from Option 1.)
- Provide certified copies of the required documents to Anglican Funds Management, or contact us on (08) 8305 9305 | 1300 059 305 or email us enquiries@anglicanfundsmangement.com.au.

1. Identify Verification Documents

Documents that are written in a language other than English, must be accompanied by an English translation prepared by an accredited translator.

All copied documents must be certified on each page as a true copy. For persons who may certify a document refer to section 2 (right).

PLEASE DO NOT SEND ORIGINALS.

Option 1

If you can provide one primary photo identification document then no further documents are required.

Primary Photo ID documents	Signatory 1	Signatory 2
Drivers License	<input type="checkbox"/>	<input type="checkbox"/>
Passport	<input type="checkbox"/>	<input type="checkbox"/>
Proof of age card/ photo card (Government issued)	<input type="checkbox"/>	<input type="checkbox"/>

Option 2

If you cannot provide a document from Option 1 then you must provide one primary non-photo ID document and one secondary document.

Primary Non-Photo ID documents	Signatory 1	Signatory 2
Birth certificate	<input type="checkbox"/>	<input type="checkbox"/>
Citizenship certificate	<input type="checkbox"/>	<input type="checkbox"/>
Pension card	<input type="checkbox"/>	<input type="checkbox"/>
Secondary ID documents		
Marriage certificate	<input type="checkbox"/>	<input type="checkbox"/>
Council rates notice	<input type="checkbox"/>	<input type="checkbox"/>
Utilities Notice	<input type="checkbox"/>	<input type="checkbox"/>
Bank or credit card statement	<input type="checkbox"/>	<input type="checkbox"/>

REMEMBER to attach your certified documents to this application

2. Persons Who May Certify Documents

A certified copy means a document that has been certified as a true copy of an original document by one of the following persons:

- Your Priest.
(An Anglican Priest licensed by the Archbishop of Adelaide.)
- A person who is on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
- A judge of a court or magistrate.
- A chief executive officer of a Commonwealth court.
- A registrar or deputy registrar of a court.
- A Justice of the Peace.
- A notary public.
(For the purposes of Statutory Declaration Regulations 1993)
- A police officer
- An agent of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
- An officer with two or more continuous years of service with one or more financial institution(s). (for the purposes of Statutory Declaration Regulations 1993)
- An officer with, or authorised representative of, a holder of an Australian financial service license, having two or more continuous years of service with one or more licensees.
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.

The Certifier Must:

- Write the following wording, or similar, on the copy of the documents:
 - Example for documents in Option 1
"I certify that I have seen the original documentation and that the photograph is a true likeness and this copy is a complete and accurate copy of that original."
 - Example for documents in Option 2
"I certify that I have seen the original documentation and this copy is a complete and accurate copy of that original."
- Sign and date each page of the photocopies
- Add their name in block letters along with their position/ capacity, address and daytime contact phone number. The certifier may be contacted by Anglican Funds Management.
- Add the official stamp of their office, if applicable.

3. Declaration

I/We apply for an account of the type nominated with Anglican Funds Management and agree that:

- The information I/we have provided in this application is true and correct.
- I/we have read the Terms and Conditions contained in this document.
- If I/we have viewed and understood the Terms and Conditions from the internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to this application form.
- I/we are subject to the Terms and Conditions as amended from time to time.
- I/we have no reason to suspect that the deposit lodged with this application form or any subsequent deposits is or will be derived from or related to any money laundering, terrorism financing or other illegal activities.

- If I/we have elected to have our initial deposit made by direct debit, I/we authorise Anglican Funds Management (User ID: 383750) to debit the nominated account with the initial deposit I/we have elected in Section 5. I/we have read the Direct Debit Client Service Agreement attached to this document, and agree with those Terms and Conditions. I/we acknowledge that this authority will remain in force until Anglican Funds Management receives written notice to cancel/alter this authority.
- The signatories are authorised to act on behalf of the Anglican Entity (please attach copy of minutes)

Please sign below confirming that all information being forwarded is correct.

Note: If you are signing this form under a Power of Attorney please attach a certified copy of the document to this application. As a Power of Attorney you will also need to complete an Identity Verification Form.

If you are signing as an authorised signature from a Parish, please provide Parish Council minutes to support this application.

Signed By

Parish Officers Power of Attorney Company Officer Trustee

All signatories must sign and date this application form.

Signatory 1

Name

Signature

Position Title

Date

Signatory 2

Name

Signature

Position Title

Date

Privacy Statement

Access and usage of all information collected by Anglican Funds Management is governed by our Privacy Policy. Full details of this policy are available on our website www.anglicanfundsmanagement.com.au. If you are a signatory to an investment we collect and use your information to substantiate your identity and enable us to provide and manage that investment. If you are an acceptable certifier we may also use your information to substantiate the signatory's identity.

We may also use your information to provide you with details about other products provided by Anglican Funds Management unless you explicitly instruct us in writing not to do so. We do not provide your information to any other organisation without your consent, other than to those organisations that provide administrative or other operational services to Anglican Funds Management.

For assistance in completing this form please contact AFM:

P National 1300 059 305 | Direct 08 8305 9305
E enquiries@anglicanfundsmanagement.com.au

After completing this Application Form, please forward with your cheque or Electronic Transfer Request to

E enquiries@anglicanfundsmanagement.com.au
M Anglican Funds Management
18 King William Road,
North Adelaide SA, Australia 5006

REMEMBER: If you're including identity verification documents:

- A certified copy of each document is to be attached to this completed application form (Please, do not send originals).
- Also, check that each page of a multi-page copy has been certified.

Terms and Conditions

Term Investments

Effective 1 July 2024

General

1. All investments are made with and will be administered by The Synod of the Diocese of Adelaide of the Anglican Church of Australia Incorporated of 18 King William Road, North Adelaide, South Australia 5006 ("the Diocese") in its capacity as the owner of Anglican Funds Management ("AFM").
2. AFM is not subject to the normal requirement to have a disclosure document or Product Disclosure Statement and be registered or have a trust deed under the Corporations Act 2001 (Cth). AFM has not been examined or approved by the Australian Securities and Investments Commission ("ASIC"). Further, neither the Diocese or AFM is prudentially supervised by the Australian Prudential Regulation Authority ("APRA") and investments in AFM are not deposits and do not obtain the benefit of the depositor protection provisions of the *Banking Act 1959 (Cth)*.
3. An investment in AFM is designed for investors who wish to promote the Religious and Charitable purposes of the Anglican Church and who do not make investment decisions primarily based on considerations of profit.
4. All profits derived from the activities of AFM are used for the wider Educational, Charitable and Religious work of the Anglican Church.
5. The AFM Investment Policy integrates Environmental, Social, and Governance (ESG) criteria in alignment with the values and considerations of the Anglican Church. This policy ensures that investments are made responsibly, reflecting the church's commitment to ethical stewardship. Investments are used to make loans to parishes, schools, Anglicare and other Anglican Entities.
6. The minimum acceptable initial investment and minimum balance to be maintained at all times depends on the type of account opened.
7. Investments are NOT TRANSFERABLE. Where a change of ownership is requested, AFM will consider a request to invest the funds again in the new name.
8. AFM reserves the right to refuse any initial investment without providing a reason for the refusal.
9. Investments can only be made by a negotiable instrument such as a cheque or fund transfer. Cash investments will not be accepted.
10. Where the internet banking option is not used, a signed withdrawal form or letter of request is the only authority required for you to make a withdrawal. You can provide a signed document to AFM by email, provided that the signature(s) on the document are legible. This will enable AFM to verify the signature(s) against its records. Requests for withdrawal of investments in joint names must be signed by the joint account holders unless authority has been given where only one joint account holder is required to sign. Parish withdrawals require a copy of minutes to authorise the transaction.
11. In the event of the death of a retail associated client, AFM will pay the investment and accrued interest to your duly and properly appointed legal or personal representative upon that person's request. However, payment will only be made once AFM is satisfied that all legal formalities have been completed.
12. You agree to fully indemnify the Diocese and AFM against all loss suffered by the Diocese and AFM as a result of your failure to observe these terms and conditions, or as a result of the Diocese or AFM acting on your instructions.
13. The Diocese or AFM is entitled to change or add to these terms and conditions at any time by providing you with written notice. If you are provided with such notice, you will be taken to have accepted the new terms and conditions in respect of all of your investments if you maintain your investments with AFM.

- 14.** By completing this application form, you agree to AFM collecting and using the personal information you provide to us, to enable us to provide you with:
- 14.1** the services you have requested;
 - 14.2** information about your investment(s);
 - 14.3** general information;
 - 14.4** information about AFM and the Diocese;
and
 - 14.5** information as required by law.
- 15.** Interest will be calculated on the term of the Investment, and paid at maturity.
- 16.** Prior to your term investment maturity you will be notified, and given the option to either reinvest or withdraw.
- 17.** Interest will be reinvested or paid by direct transfer to your nominated AFM Community account or nominated financial institution account.
- 18.** AFM is entitled to vary the Term Investment interest rates on offer from time to time. Term Investment rates will be posted on the AFM website at www.anglicanfundsmangement.com.au. Investors will not receive personal notification of varied interest rates.